

Baccarat; Minibaccarat; Optional Total Card Wagers

Rules of the Games

Gaming Equipment

Temporary Amendments: N.J.A.C. 19:46-1.12; and 19:47-3.1, 3.2, 3.3, 3.10, 7.1, 7.2, 7.3 and 7.10

Authority: N.J.S.A. 5:12-5, 69a, 69e, 70f and 100

The temporary rules follow:

### **Summary**

The temporary amendments would permit a player to make one to three separate optional wagers in the authorized games of baccarat-punto banco (baccarat) and minibaccarat on whether the total number of cards dealt during a round of play will be four, five or six. Each casino licensee shall determine, in its discretion, whether a player shall be required to make a standard baccarat or minibaccarat wager prior to making a total card wager.

A player shall make a total card wager by placing his or her wager in one or more of three designated betting areas on the table layout. These betting areas shall be identified with the numerals "4," "5" and "6" and shall be located between the betting areas for the "Banker's Hand" and the "Tie Hand."

Once all wagers have been placed, the dealer shall deal the game in accordance with standard dealing procedures. When the dealer has completed dealing cards to both the Player's Hand and the Banker's Hand, the dealer shall reconcile, one player at a time, all regular game wagers and total card wagers in accordance with prescribed procedures. A winning four-card wager shall be paid at odds of 3 to 2. A winning five-card wager and a winning six-card wager shall be paid at odds of 2 to 1.

A casino licensee that elects to offer the total card wagers may elect, in its discretion, not to collect vigorish on winning Banker's Hand wagers if the aggregate amount of total card wagers made by a player during a round of play at least equals the amount of the player's Banker's Hand wager.

A temporary amendment to N.J.A.C. 19:46-1.12 would require the designated total card wager betting areas on the baccarat or minibaccarat layout for any table on which a casino licensee offers the additional wagers. Another temporary amendment to N.J.A.C. 19:46-1.12 would require that the payouts for the total card wagers be displayed on all baccarat and minibaccarat table layouts where the wagers are offered. The temporary amendments to N.J.A.C. 19:47-3.10 and 7.10 would require the dealer to announce the total number of cards dealt to the Player's and Banker's Hands when the total card wagers are offered.

The temporary amendments to N.J.A.C. 19:47-3.2 and 7.2 would permit total card wagers for baccarat and minibaccarat, respectively. The temporary amendments to N.J.A.C. 19:47-3.3 and 7.3 would specify the payouts for winning total card wagers in baccarat and minibaccarat, respectively. Further temporary amendments to N.J.A.C. 19:47-3.3 and 7.3 would authorize a second optional version of no vigorish baccarat and minibaccarat based upon a player with a winning Banker's Hand wager making one or more total card wagers which, in total, are equal to or greater than that player's Banker's Hand wager.

**Full text** of the temporary adoption follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

19:46-1.12 Baccarat and minibaccarat tables; physical characteristics

(a) – (c) (No change.)

(d) The layout for a baccarat or minibaccarat table shall be approved by the Commission and shall contain, at a minimum:

1. - 4. (No change.)

5. Numbered areas that correspond to the seat numbers for the purpose of marking vigorish; provided, however, that the numbered areas are not required if:

i. (No change.)

ii. For minibaccarat, the casino licensee only charges vigorish in accordance with the provisions of N.J.A.C. 19:47-7.3(d) or offers a no vigorish variation of the game in accordance with the provisions of N.J.A.C. 19:47-7.3(f); [and]

6. An area designated for the placement of cards for the "Player's" and "Banker's" hands; **and**

**7. If a casino licensee offers the optional total card wagers in the games of baccarat-punto banco and minibaccarat;**

**i. Three specific areas at each player position designated for the placement of total card wagers on a total of four cards, five cards and six cards, and identified with the numerals “4,” “5” and “6,” respectively, which areas shall be located between the areas designated for the placement of wagers on a “Tie Hand” and the “Banker’s Hand;” and**

**ii. An inscription on the layout indicating the payout odds for all total card wagers.**

(e) – (f) (No change.)

#### 19:47-3.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of Baccarat-Punto Banco:

1. - 3. (No change.)

**4. At the discretion of the casino licensee, three separate wagers on whether the total number of cards dealt during the round of play will be four, five or six, which wagers shall win or lose based upon the actual number of cards required to be dealt.**

(b) – (d) (No change.)

#### 19:47-3.3 Payout odds; vigorish

(a) – (d) (No change.)

(e) Notwithstanding (c) and (d) above, a casino licensee may, in its discretion, pay a winning wager made on the “Banker’s Hand” at odds of 1 to 1 and not collect any vigorish from the winning player provided that **[any] the casino licensee offers one, but not both, of the following options and complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:**

**1. Any** winning wager on a “Banker’s Hand” that has a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2; **or**

**2. The player has made one or more of the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4 in a total amount that is equal to or greater than the player’s wager on the Banker’s Hand for that round of play.** [Any casino licensee that elects to offer this no vigorish variation of the game of Baccarat-Punto Banco shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3.]

**(f) If a casino licensee offers the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:**

<b>Total Cards Dealt</b>	<b>Payout</b>
<b>Four</b>	<b>3 to 2</b>
<b>Five</b>	<b>2 to 1</b>
<b>Six</b>	<b>2 to 1</b>

19:47-3.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-3.7, 3.8 and 3.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce “Tie Hand.” **If the total card wagers authorized by N.J.A.C. 19:47-3.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play.**

(b) – (c) (No change.)

#### 19:47-7.2 Wagers

(a) The following wagers shall be permitted to be made by a participant at the game of minibaccarat:

1. - 3. (No change.)

**4. At the discretion of the casino licensee, three separate wagers on whether the total number of cards dealt during the round of play will be four, five or six, which wagers shall win or lose based upon the actual number of cards required to be dealt.**

(b) – (e) (No change.)

#### 19:47-7.3 Payout odds; vigorish

(a) – (e) (No change.)

(f) Notwithstanding (c) through (e) above, a casino licensee may, in its discretion, pay a winning wager made on the “Banker’s Hand” at odds of 1 to 1 and not collect any vigorish from the winning player provided that **[any] the casino licensee offers one, but not both, of the following options and complies with the notice requirements set forth in N.J.A.C. 19:47-8.3:**

**1. Any** winning wager on a “Banker’s Hand” that has a Point Count of six shall be paid off by the casino licensee at odds of 1 to 2; **or**

**2. The player has made one or more of the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4 in a total amount that is equal to or greater than the player’s wager on the Banker’s Hand for that round of play.** [Any casino licensee that elects to offer this no vigorish variation of the game of minibaccarat shall comply with the notice requirements set forth in N.J.A.C. 19:47-8.3.]

**(g) If a casino licensee offers the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4, winning wagers shall be paid by a casino licensee at the following odds:**

Total Cards Dealt	Payout
Four	3 to 2

**Five**

**2 to 1**

**Six**

**2 to 1**

19:47-7.10 Announcement of result of round; payment and collection of wagers

(a) After each hand has received all the cards to which it is entitled pursuant to N.J.A.C. 19:47-7.7, 7.8 and 7.9, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If two hands have equal Point Counts, the dealer shall announce "Tie Hand". **If the total card wagers authorized by N.J.A.C. 19:47-7.2(a)4 are offered, the dealer shall also announce the total number of cards dealt during the round of play.**

(b) – (e) (No change.)